

ABSTRACT OF THE DISCLOSURE

A system and method for obtaining driver's license credit card products is disclosed.

Applicants who visit a Department of Motor Vehicles (DMV) facility to obtain a driver's license may be offered the opportunity to obtain a line of credit that is associated with their driver's license. After applicants provide credit information, the DMV facility generates credit validation requests that are sent to a credit card issuer. The credit card issuer determines whether the applicant is eligible to receive a line of credit based on information included in the credit validation requests. The credit card issuer generates credit validation responses based on the determination and sends the response back to the DMV facility. The DMV facility determines whether the applicants were each approved for a line of credit from the credit card issuer, and if so, generates a driver's license credit card product that may be used as a license to operate a motor vehicle and as a standard credit card.

LAW OFFICES

NEGAN, HENDERSON,
CARABOW, GARRETT,
& DUNNER, L.L.P.
300 I STREET, N. W.
WASHINGTON, DC 20005
202-408-4000